

# SACWN Inc.

## SACRAMENTO AREA COMMUNITY WOMEN'S NETWORK

June/July 2004  
Volume 37

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### 2004 Lambda Freedom Fair at South Side Park 6th and T. Street

June 5, 2004 10:00 a.m. to 6:00 p.m.

#### Entertainment Schedule

10:30 a.m. Opening Ceremonies

SVL Color Guard

True Color Women's Chorus: National Anthem

Pastor Jerry Woodward: Invocation

10:45 a.m. TBA

11:10 a.m. True Color Women's Chorus

11:30 a.m. Capital City Squares

12:00 p.m. Gayiel Von & Witness This (Band)

12:30 p.m. Sacramento Dancesport (Same sex Latin/Salsa etc.)

1:00 p.m. Cheer S.F. w/Sacramento Spirit

1:20 p.m. Roni & The Flight (Blues, Top 40, Oldies Band) INTERPRETER

2:00 p.m. C.G.N.I.E. (Drag performance/production)

2:20 p.m. Lambda Players (Musical Production Number)

2:30 p.m. Cheer S.F. w/Sacramento Spirit

2:50 p.m. Sacramento Taiko Dan (Japanese Drumming AWESOME!)

3:30 p.m. Shann Carr (Stand up Comedy) INTERPRETER

4:15 p.m. Thea Austin  
(Singer from SNAP)  
INTERPRETER

4:45 p.m. Out & Proud, The  
Essentials (Band)

SONDANCE the Clown will  
be roaming the Fair putting  
on 10 to 15 minute Acts.  
He juggles, makes balloon  
animals etc.

#### Info from Tina's e-mail:

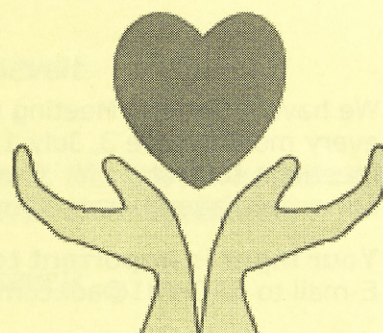
Tina Reynolds  
Uptown Studios  
912 1/2 J Street (inside the  
orange door)  
Sacramento, CA 95814  
Email [tina@uptownstudios.net](mailto:tina@uptownstudios.net)

\*\*\*\*\*

#### And in Massachusetts...!

HRC (Human Rights Campaign)  
is proud to honor all couples  
marrying in Massachusetts, and  
we salute the groundbreaking  
work of GLAD in litigating this  
historic case.

Go to their website to see  
wedding pictures of many of the  
couples.  
<http://www.hrc.org/>





### THE SACWN MISSION

SACWN's mission is to provide lesbians with social activities in a safe environment, a supportive network, and resources to link our diverse community.

PO Box 19036  
Sacramento, CA 95819-0036  
916-451-8034  
SACWN1@aol.com  
Website: www.sacwn.com

#### STEERING COMMITTEE

MEMBERSHIP  
COMMITTEE  
Cindy

NEWSLETTER AND  
WEBSITE COMMITTEE  
Sharon J.

SIG COORDINATOR  
(open)

VOLUNTEER COORDINATOR  
(open)

TREASURER  
Cindy

CHARITY ADVISOR  
Mary Lou

LOGISTICAL SUPPORT  
Colleen

MARKETING/  
SPECIAL PROJECTS  
Kelli

EVENT COORDINATOR  
Nan

This newsletter is entirely dependent on volunteers.

In order to be included in the next newsletter, material must arrive in our mailbox or at my e-mail address by the tenth of the odd months of the year. (sharonju@sbcglobal.net). We encourage submissions (e.g. Letters to the Editor, news items, photos, etc.) Please type submissions and include your name and phone number for verification. Submissions by E-mail are especially encouraged.

**FREE ADS:** This section is for selling things of a personal nature, advertising for a roommate or finding a lost love. These ads are FREE to SACWN members who are advertising for personal use (no business advertising in this section).

**BUSINESS ADS:** Camera-ready ads are \$60 per business card size. Ads must be prepaid. Ads are based on 12-month/six issues per year. For more info, please contact Sharon J.

**CONFIDENTIALITY:** SACWN takes the following precautions to insure the privacy of its members:

1. The mailing list is never sold or lent to anyone--even other women's groups or inquiring lesbians.
2. The newsletter is always sent first class, rather than at the cheaper bulk rate. We will send the newsletter electronically rather than by mail to those who request it.
3. Each newsletter is addressed to a specific subscriber, not to a "resident" or "household".
4. Newsletters are not sent to individual men.

*~~Women who want to participate in the operation of SACWN are encouraged to contact any of the committee coordinators listed at the left.*

#### Invitation to SACWN General Meeting

We have a General Meeting followed by a Steering Committee meeting on the first Thursday of every month (June 3, July 1, Aug. 5). We meet at the Lambda Center located at 1927 L St. Our meetings start at 7 PM. Come and find out what's going on and give your ideas and input to help our organization become stronger and continue to be a reflection of our members' interests.

**Your input is important to us.** If you have suggestions but can't be at the meetings, send an E-mail to SACWN1@aol.com with your ideas.



*From the RainbowLaw website:*

### **Lesbian Grandmas Ride Bicycles Across America in Search of Marriage Equality**

Contact: Carrie & Elisia Ross-Stone  
Info@RainbowLaw.com  
(716) 435-0965

April 25, 2004

Tired of being treated like second class citizens in their own country, Carrie and Elisia Ross-Stone decided to do something about it. The couple, who are grandmothers and lesbian life-partners, were married in Canada last fall and now they just want the US government to acknowledge their commitment by granting them the rights and protections of a legally recognized marriage.

"We are angry and frustrated because our government insists that our love for one another is not worthy of honor and respect," says Elisia who adds, "and that is just plain wrong."

Rather than sitting at home and waiting for marriage equality to come to them, the Ross-Stones are riding their bicycles from coast-to-coast to gather support for civil marriage equality in cities and towns across America.

The couple recently left their winter home in Florida to head west to San Francisco. There they will meet with Assemblyman Mark Leno and on Sunday, May 2, they will join with Marriage Equality California in Golden Gate Park for a Run to the Altar at 10:00 am with a Rally to follow. At noon, after speaking at the Rally, Elisia and Carrie will hop on their bicycles to begin the 3800-mile ride to Rehoboth Beach, Delaware.

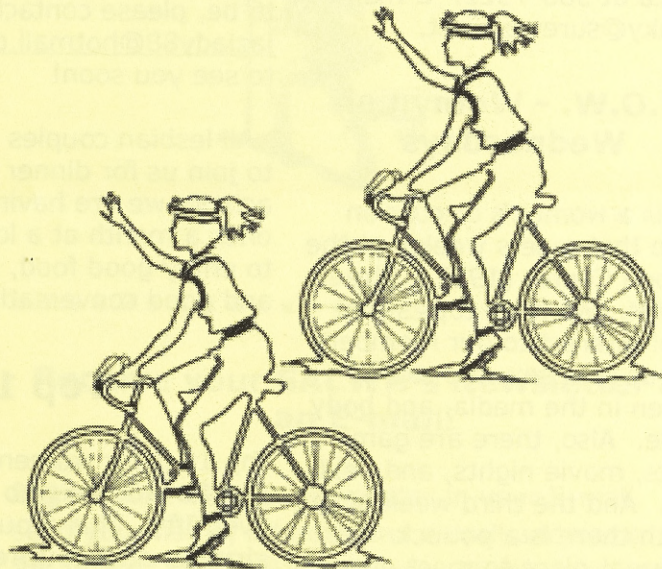
As they ride across fourteen states they will stop and speak in towns and cities along their route. Many communities throughout America's heartland are anxiously awaiting the pair and are planning marriage equality rallies and speaking events to coincide with their visit.

Carrie and Elisia have spent the last seven months planning for the ride and in addition to San Francisco, the couple will stop and speak in Reno, Salt Lake City, Ft. Collins, Topeka, St. Louis, Springfield IL, Indianapolis, Columbus, Pittsburgh, New York, Rehoboth Beach and finally Washington DC.

When asked about their motivation for doing the ride, Carrie and Elisia say they want to empower lesbian and gay families who are harmed each day because they are denied basic legal rights and protections. Carrie believes the struggle for equal civil marriage rights is a grassroots effort. She continues, "It is being instigated by ordinary, everyday lesbian and gay couples, like us, who want to participate in the American dream."

Elisia and Carrie say they do not have a choice but to do something extraordinary to defeat the pending constitutional amendment banning same-sex marriage. Doing nothing is not an option, they say.

For a detailed schedule of events or to read the online journal and see photos of the ride, log onto [www.RainbowLaw.com](http://www.RainbowLaw.com) and click on the link to the Rainbow Ride Across America.



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***I could not at any age be content to take my place in a corner by the fireside and simply look on.***

***Eleanor Roosevelt***

***I think that somehow, we learn who we really are and then live with that decision.***

***Eleanor Roosevelt***



### Special Interest Groups (SIGS)

Do you have an idea for a new special interest group?

Come to our Monthly Steering Committee meeting and present your idea.

We're always happy to offer more groups in which our SACWN members can participate!

#### NEW SIG

##### Photography Group

Bring your camera (digital or film) and enjoy meeting with other women who love photography. At our meetings we'll discuss where our next shoot will take place, share ideas and recent pics, etc. Underwater photographers are welcome. Contact Jacquie at 359-2546 or Jessica at 580-7322. E-mail - punky@surewest.net.

##### W.O.W. - Womyn on Wednesdays

This is a women's discussion group that meets weekly at the Lambda Center (1927 L Street) at 7 PM. We have topics that are of interest to our members such as safe sex, the role of women in the media, and body image. Also, there are game nights, movie nights, and field trips. And the third week of the month there is a potluck. It is a great place to meet other lesbians in the area and make lasting friendships. Feel free to contact one of our facilitators: E-mail us at: ourfamily916@msn.com or check us out on the web: [http://lambdasac.org/wow/wow\\_index101703.html](http://lambdasac.org/wow/wow_index101703.html)

##### Couples Dinner Group

The Lesbian Couples Dinner Group formed in the summer of 2003. We have a great time sharing good food, good conversation and friendship.

We have approximately 11 couples that meet on a monthly basis at different local restaurants or a couple's home. We are always open for suggestions as to restaurants or activities. Hopefully we will be taking a day trip in the summer to Thunder Valley for a day of play, food and fun.

To find out where the next Couples dinner is going to be, please contact [jazlady88@hotmail.com](mailto:jazlady88@hotmail.com). Hope to see you soon!

All lesbian couples are welcome to join us for dinner or whatever activity we are having. We meet once a month at a local restaurant to enjoy good food, good friends and good conversation.

#### Top 10

Top 10 is for women over fifty and for women who love women over fifty. This group is for **both singles and couples**. Each month we get together for a meal at a local restaurant or at home pot lucks.

Mark your calendars for September. PJ will be competing in a tri-athlon, **Sunday, September. 26**, at 9:00 AM, in Grass Valley. Top Ten members in attendance at the St. Patrick's Day Potluck, decided to support her in raising funds for free mammograms and related breast cancer care for disadvantaged women. We raffled off a Monarchs' golf umbrella at

the May Top Ten get-together. Bring your dollars and show your support.

Tickets may be purchased from Leta or Kathleen, for \$1 ea. We raised \$85, so far, at the St. Paddy's Day potluck alone! Way to go, ladies!

The Spring Brunch went very well. Kudos to Chanterelle Restaurant. We started off with fruit plates and baskets of sweet breakfast breads. Then we ordered our main entree from the menu. If you ordered champagne, it flowed freely without any extra charge. We were seated in the shape of a "U" in our own room. This shape greatly facilitated the ability of the 26 women in attendance to visit with others. A few more tickets for the Monarch's umbrella were sold and it was raffled off. We raised \$201 toward the breast cancer care tri-athlon.

**Sunday, June 13th** is the date of our next event - the Ice Cream Social. It will take place at Mary S's in Elk Grove at 1:00 PM. Please RSVP by June 10 to Mary - 395-4147. She can give you directions and will recommend what treats to bring.

**July** is our usual month for a Swim Party. However, at the printing of this newsletter, the final date and location has not been confirmed. Please contact Kathleen as the time drawers near for more information. Her contact information is: [katmomma@winfirst.com](mailto:katmomma@winfirst.com).



### Seasoned Singles (SS)

Seasoned Singles is for single women over the age of 50 who live in the greater Sacramento area. For more information contact Shirley H. @ 916-564-9814 or E-mail [seasonedsingles@earthlink.net](mailto:seasonedsingles@earthlink.net).

### Seasoned Singles - On Going Activities

**Poetry:** For information about poetic venues and literary spaces contact Rama at 916-428-7227 or 428-7224 or [Djerma@aol.com](mailto:Djerma@aol.com)

**Poker** on the 2nd Friday of each month. Contact De D. at 916-927-3304.

**Women's Music** - For concert information contact Mary at 916-395-4147 or E-mail [MaryStoschke@webtv.net](mailto:MaryStoschke@webtv.net)

**Movie Group** - Joy has offered to organize groups to go to the movies. She's most interested in attending movies at the Crest and Tower, but will consider other theaters too. Contact her at 916-567-1045 or [JFisher979@aol.com](mailto:JFisher979@aol.com)

**Impromptu Group:** Contact Shirley H. at 564-9814 or [Raenbo@earthlink.net](mailto:Raenbo@earthlink.net). Anyone on the Impromptu E-mail list can contact other women on that list to invite them to an activity on an impromptu basis.

**Pinochle Group:** Now forming. For details please contact Joy at 567-1045 or [JFisher979@aol.com](mailto:JFisher979@aol.com).

### MORE SIGS THROUGH SACWN

**Smart Women Talk** - This is a gathering for women to meet and discuss various topics. If you're interested, contact [Jazlady88@juno.com](mailto:Jazlady88@juno.com).

### Arts and Entertainment (A&E)

From local activities such as the Second Saturday Art Walk to a show in the Bay Area, we enjoy a variety of entertainment. It's great fun and you can reconnect with old friends and meet new ones. If you are interested in participating in or coordinating an event, contact

Sharon J. To have the latest updates sent to you by E-mail, just send your E-mail address to:

[sharonju@sbcglobal.net](mailto:sharonju@sbcglobal.net) and indicate your desire to be on the A&E E-mail list.

### Half-Fast Hiking Group

This is a well-organized, friendly group of serious hikers who know how to have fun. We are in our sixth successful year of day-hiking with hikes scheduled once per month all year long. We walk at a comfortable pace and usually average about five miles round trip on hikes that are rated "easy" to "moderate". All new-comers will receive a warm welcome!

**We are presently looking for a new leader for this group. If you're interested please contact Linda at 452-5806.**



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### Receive your SACWN's Newsletter as an E-mail!

Begin receiving your newsletter in your E-mail. Just send your name, address and e-mail address to SACWN at: [SACWN1@aol.com](mailto:SACWN1@aol.com). Then we can begin sending the E-newsletter.

You will receive your newsletter right in your E-mail as a PDF. If you have Adobe Reader, you can open it. If you don't, you can go to our web site: [www.sacwn.com](http://www.sacwn.com) and download it from there. For those who don't have access to E-mail, we will also be sending out the paper form of the newsletter.

**So help SACWN save trees and save money on printing and postage. Sign up for your E-newsletter today!**



## SACWN Calendar and More

### What's Happening In Our Community!

#### Lambda Freedom Fair

<http://www.lambdasac.org/fair.php>

The Lambda Freedom Fair is the oldest and largest LGBTQI pride event in Sacramento. This year is the 20th annual Fair. The Lambda Freedom Fair is the primary source of income for the Lambda Community Center. ALL money raised at the Fair goes to support the Center for the following year. This allows us to provide resources and programs to the community.

\* \* \* \* \*

**June 26** is the Dyke March at Dolores Park in San Francisco

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#### Want to know what else is happening in the area?

##### Check out these groups.

**D.O.T.:** Long time local organization for couples and singles. Age range averaging between 35 and 55 years of age. Contact person is Vickie at [dejavu95821@earthlink.net](mailto:dejavu95821@earthlink.net)

**If the Shoe Fits (ITSF):** An organization in the Placerville/El Dorado area that is very active. They have a monthly newsletter with their latest activities. E-mail - [itsfnews@hotmail.com](mailto:itsfnews@hotmail.com) or PO Box 295, El Dorado, CA 95623.

**River City Bowlers:** Sacramento's only Gay and Lesbian Bowling League Contact person is Tom Lane - 916-635-1535.

**Camping Women:** This group is built on the premise that women share equally the joys, privileges and responsibilities of the outdoor experience and thereby realize their own potential and ability to live comfortably in the out-of-doors. The National office web site is: [www.campingwomen.org](http://www.campingwomen.org)

For local information e-mail Sharon: [shtaylor@dfg.ca.gov](mailto:shtaylor@dfg.ca.gov)

The **Gay & lesbian Sierrans** is another group you may enjoy. They do dayhikes and weekend camp trips. [www.motherlode.sierraclub.org/gls/](http://www.motherlode.sierraclub.org/gls/)

**Tina Reynolds Uptown Studios**  
912 1/2 J Street (inside the orange door)  
Sacramento, CA 95814  
Email - [tina@uptownstudios.net](mailto:tina@uptownstudios.net)

#### Friday Night Dances at the Methodist Church

These Friday Night Dances provide a fun environment for everyone. Do you enjoy dancing, want to learn to dance, like to socialize or people watch? Come out and join us for a no pressure, stress-free Friday night out. Dance is structured to the Two-Step, Waltz, Cha-Cha, Salsa and Line Dancing. Are you shy about learning to dance or need extra help in learning the dance steps? We can provide private instruction before the group lesson or connect you with some-one at the dance to give a one-on-one lesson.

We are a friendly mix of both couples and singles. Dances are held every Friday night at the Central United Methodist Church, 5265 H Street in the Social Hall. Group lessons start at 7:30pm. Open dance from 8:00-10:00pm. The Hall has a large hardwood floor with plenty of room to dance. No smoking or alcohol is allowed in the social hall. Children are welcome with adult supervision. A \$2.00 donation is appreciated, but not required. We have bottled water or juice for \$1.00.

You can be notified of upcoming events and any announcements related to the dance by joining our E-mail list at [nancin@pacbell.net](mailto:nancin@pacbell.net). No junk mail will be sent. For more information call Cindy or Nancy at 916 987-6614.

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#### Scleroderma Foundation 2nd Annual Nationwide 2-3 Mile Walk

**Sunday, June 6th  
10:00 AM**

**Registration starts at 9:00  
West Steps of the State Capitol**

The Scleroderma Foundation helps people with scleroderma and their families cope with the disease through support programs, physician referrals, and education information.

For more information contact the Scleroderma Foundation National Office 1-800-722-HOPE (4673) or No. CA Chapter - (916) 485-2600  
[www.scleroderma.org](http://www.scleroderma.org) -



## Women's Music In Our Area Garage Sale on the Internet

**The 2004 Kate Wolf  
Memorial Music Festival  
June 25-27, 2004  
Laytonville, California**

Here's one of the 200 tunes, Kate wrote over her 15 year career:

*Give Yourself To Love*  
Kate Wolf, 1982

Give yourself to love  
if love is what you're after  
Open up your heart  
to the tears and laughter  
And give yourself to love,  
give yourself to love.

"Altogether, Kate Wolf wrote close to 200 songs, and recorded 60. Without doubt, the most beloved of that group is "Give Yourself to Love," a gentle tune about conquering fear of intimacy and opening up the heart."

– Edward Guthmann  
San Francisco Chronicle, 1987

"She wrote it for two good friends on the afternoon of their wedding in Nevada City. She was supposed to sing a couple Bob Dylan tunes, but she had a couple hours to kill before the wedding so she went into a bedroom with her guitar, closed the door and just churned it out in a couple hours. She sang it at the ceremony, and her friend Nadine who was getting married cried. The minister cried. And Kate cried. She started doing the song in concerts, and immediately got requests from people to sing 'Give Yourself to Love' at their weddings."

- Max Wolf, 1987

For Tickets, call the Sebastopol Community Center at 1-707-823-1511 or order online at <http://www.cumuluspresents.com/kate/index.html>



**Freecycle -  
It's a garage sale on the internet!  
Except everything is free!**

**And it's all in the Sacramento Area!**

By joining this group, you will start receiving e-mails from the members about stuff they are giving away and stuff they want. As you can see from Kate's letter (below), the group is quickly expanding in size. I receive about 10 e-mails a day from the members. Just go to the website and sign up. You'll start receiving E-mails right away.

<http://groups.yahoo.com/group/SacramentoValleyFreecyclers/>

Here is a letter from, Kate, the group's moderator:

*Dear Sacramento Freecyclers,  
I am Kate, the founding moderator of the Sacramento Freecyclers. I am writing to express my thanks to all of you for joining this community. In five short months we have grown to 430 members! WOW! I can't believe how quickly our community of freecyclers has grown.*

*Thank you all for your membership and participation here. I am deeply grateful to each of you. I have watched as the number of emails have grown with our membership. I am glad that people are being connected and needs are being met. What a great and generous community we have here online.*

*Thanks again and many blessings to you all.*

*In Service to our community,*

*Kate*

There are freecycle groups all over the US and the world. Check out their website: <http://www.freecycle.org>.

Now start pulling out all that stuff from under the bed and tell folks about it. They can come over and take it off your hands. And if you belong to this group and need something, send an E-mail and see if someone can help you out.



## Lesbian Mental Health: What's the Same? What's Different?

### **"Lesbian Mental Health: What's the Same? What's Different?"**

#### **\* Special Events on Lesbian Health -**

**Saturday, June 19th**

- 4th Annual Conference on Lesbian Health -  
"Lesbians, Health & The Law" -

Co-sponsored by the Lesbian Health Research Center @ UCSF and the National Center for Lesbian Rights

9:00 AM - 3:00 PM

Laurel Heights Campus of UCSF -  
Conference Center.

Historically, lesbians were viewed as mentally ill by psychiatrists and other mental health professionals. However, in 1973, the American Psychiatric Association deleted homosexuality as diagnosis.

Much research has focused on showing no difference between lesbians and heterosexual women with regard to their mental health. However, more recent, population-based research has suggested possible increased rates of substance use and depression in our lesbian population.

All of us can benefit from an understanding of these findings and of their implications. Additionally, having an increased awareness of what depression is and how it effects our population can help us assist ourselves, our lovers and our friends when coping with this difficult condition.

#### **\* About the Salon Series -**

Each Salon in the series includes a meet and mingle reception followed by an informal, interactive discussion on a selected topic led by LHRC medical and research leaders. There is no charge to attend.

The LHRC Salon Series was initiated by Community Leadership Circle co-chair, Jan Corlett, PhD. At each event the question of how lesbian health differs from women's health in general is briefly addressed. Timeframe for each Salon is 7:00 PM - 8:30 PM.

#### **\* Who Participates -**

Participating in the Salons will be interested community members, health care personnel and others who wish to explore topics related to lesbian health and the services and functions of LHRC. Medical practitioners, researchers and others in the field will serve as featured speakers.

#### **\* How to Request More Information -**

For details on salons and their locations, contact Dr. Betty L. Sullivan: LHRCenter@aol.com or 415-861-1637 (direct).

### **Roommate Wanted**

**Large home with a dog in Carmichael area by American River College.**

**Professional woman desired.**



**Non-smoker**

**Dog OK. No cats, please.**

**Satellite TV, private phone line & bath.**

**Brand new spa.**

**Huge backyard.**

**Call Jan: 916-717-4437 (cell)  
or  
877-497-4730**



## Financial Focus –

### Don't Make These Mistakes in Retirement

When you are just starting out in your working life, or even when you're in the middle, you obviously don't want to make costly financial or investment mistakes. However, if you do, you'll generally have time to recover from most of them. But when you're entering retirement, or you've been retired for awhile, you clearly have less margin for error. That's why you'll want to do everything you can to avoid some of the mistakes made by retirees.

What, exactly, are these missteps? Here are a few of the more serious ones:

**Not Investing for Growth** – You can reasonably expect to live two or even three decades in retirement. And during all those years, inflation, even if it's relatively low, will be eating away at your purchasing power. For example, suppose you start out with \$1,000. If we experience even a 4 percent inflation rate for the next 15 years, the purchasing power of your \$1,000 will shrink to just \$549. So, just to break even, you'd need your investments to earn at least 4 percent.

Unfortunately, many retirees overlook the impact of inflation, and, as a result, they invest too conservatively. It's easy to understand why this happens; nobody wants to lose part of their retirement savings to the ups and downs of the market. And yet, even in retirement, you should consider an appropriate portion of your portfolio for growth depending on your risk tolerance, time horizon, and goals. How? By looking for high-quality stocks – those with strong earnings records, solid management and competitive products. Of course, even these stocks will fluctuate in value and are subject to market risks, but if you make them part of an investment mix that contains bonds, CDs, and government securities, you can go a long way toward smoothing out your portfolio's overall volatility. Remember, though, diversification does not protect against market loss.

**Underestimating Expenses** – Many people assume, almost reflexively, that their expenses will drop drastically during retirement. But that's just not true. While some work-related expenses may indeed go down, other costs will fill the void. You may decide to travel, remodel your home, buy a vacation home – the list is endless. Also, as you move further into retirement, your medical costs

will almost certainly rise. If you do underestimate your living expenses, you may be forced to dip into your savings and investments more than you'd like. Furthermore, you might have to increase your taxable retirement-plan withdrawals – a move that could bump you into a higher tax bracket. The solution? Put a realistic "price tag" on your retirement – well before you retire.

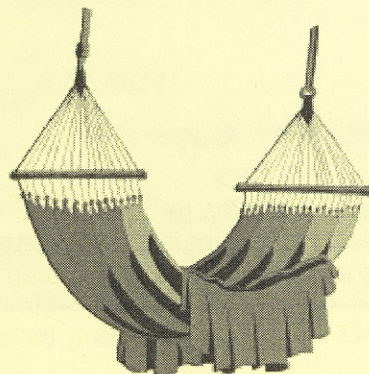
### Withdrawing money from the "wrong" source

– By the time you retire, you will have probably accumulated sizable sums in both taxable accounts (stocks, bonds, etc) and tax-deferred accounts (IRA, 401K). When you start taking the money out, you may want to withdraw funds from the taxable accounts first, so you can let your tax-deferred accounts continue the opportunity for growth as long as possible.

### Taking 50 percent late withdrawal penalty

– Sooner or later, you're going to have to take withdrawals from your traditional IRA or your tax-deferred qualified retirement plan, such as a 401k or 403b. If you don't start taking required minimum distribution (RMDs) once you reach 70, you'll be penalized 50 percent of what you should have taken, plus ordinary income tax. However, at least in the case of your IRA, you do have a possible escape clause from taking RMDs. By converting your traditional IRA to a Roth IRA prior to age 70, you'll have to pay taxes at the time of the conversion, but you won't have to take RMDs.

To avoid these and other problems, you may want to work with a financial professional, so that you can develop a plan that spells out, among other things, how much you'll need to accumulate for your chosen retirement lifestyle and where the money will come from. By taking action early, you can put yourself in position to enjoy all the possibilities that retirement offers.





## SACWN's Advertising Rate

Business ads are just \$60 per year!

Don't miss out on the best deal in town!  
Call 916-451-8034 and let us advertise your business to our membership.

### Jackson & Walker Realtors

Elleen Jackson  
Mary A Walker, GRI, ePro  
8300 Fair Oaks Blvd  
Suite 100  
Carmichael, CA 95608  
Phone: 916 944 7800  
Fax: 916 914 2089  
E-mail: jackswalk@msn.com  
Website: jackswalk.com

### *The Center for Spiritual Awareness*

1020 West Capitol Ave.  
West Capitol Ave., West Sac.  
Sundays 10 AM  
Wednesday Meditation 7 PM  
Jr. Church for kids - all ages - Sunday at 10  
(916) 374-9177

*Home of the new Thought Gospel Choir*

### Edward Jones

Diova A. Gray  
Investment Representative

825 East Street, Suite 105  
P.O. Box 375

Woodland, CA 95776

Bus 530-406-0247 Fax 877-850-9559

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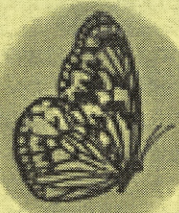
#### Rosemary Mettrailer, Attorney at Law

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Couples, Families, Individuals

### Ellie Zacks, Ph.D.

Clinical Psychologist  
PSY10426

(916) 863-1790

By Appointment

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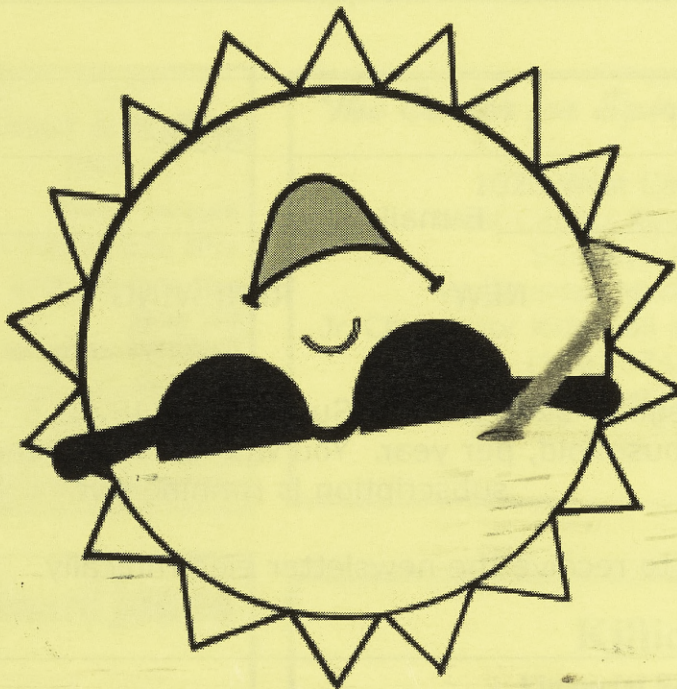
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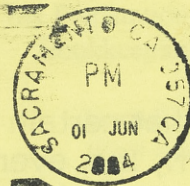
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Women's Network

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